

Form plncf13 - ntccnfpln13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 22-10367-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Yvette Holmes  
aka Yvette Galarza  
290-290a Bergen Street  
Newark, NJ 07103

Social Security No.:  
xxx-xx-5446

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on May 20, 2022.

Dated: May 20, 2022  
JAN: mcp

Jeanne Naughton  
Clerk

In re:  
Yvette Holmes  
Debtor

Case No. 22-10367-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: May 20, 2022

User: admin  
Form ID: plncf13

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2022:**

Recip ID	Recipient Name and Address
db	Yvette Holmes, 290- 290a Bergen Street, Newark, NJ 07103
cr	+ Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
519486305	+ Equiant/Thousand Trails, Attn: Bankruptcy, 500 N Juniper Dr, Ste 100, Chandler, AZ 85226-2525
519486306	+ Equifax, POB 740241, Atlanta, GA 30374-0241
519486307	+ Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
519486308	++ FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3129, OMAHA NE 68102-1593 address filed with court:, First National Bank, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103
519493647	++ FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3129, OMAHA NE 68102-1593 address filed with court:, First National Bank of Omaha, 1620 Dodge St Stop Code 3129, Omaha Ne 68197
519486309	+ Hill Wallack LLP, 21 Roszel Road, PO Box 5226, Princeton, NJ 08543-5226
519486311	Luis Rodriguez, 651 Pleasant Valley Way, Rahway, NJ 07065
519512739	+ MEB LOAN TRUST IV, c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519486315	+ State of New Jersey, Department of Taxation, P.O. Box 448, Trenton, NJ 08646-0448
519528087	State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0245
519486318	+ Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
519493336	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519538148	Wilmington Savings Fund Society, FSB et al, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 20 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 20 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519497268	+ Email/Text: enotifications@santanderconsumerusa.com	May 20 2022 20:42:00	CCAP Auto Lease LTD, P.O. Box 961275, Fort Worth, TX 76161-0275
519486301	+ Email/Text: bankruptcy.notifications@fisglobal.com	May 20 2022 20:42:00	Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703
519486302	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 20 2022 20:46:48	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519486312	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 20 2022 20:47:00	Macy's/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
519489564	Email/Text: mrdiscen@discover.com	May 20 2022 20:41:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519486303	+ Email/Text: mrdiscen@discover.com	May 20 2022 20:41:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519486304	+ Email/Text: EBN@edfinancial.com	May 20 2022 20:41:00	EdFinancial Services, Attn: Bankruptcy, Po Box

District/off: 0312-2

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			36008, Knoxville, TN 37930-6008
519515371	+ Email/Text: EBN@edfinancial.com	May 20 2022 20:41:00	Edfinancial on behalf of US Dept. of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
519486306	^ MEBN	May 20 2022 20:39:33	Equifax, POB 740241, Atlanta, GA 30374-0241
519486307	^ MEBN	May 20 2022 20:40:49	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
519486308	Email/Text: collecadminbankruptcy@fnni.com	May 20 2022 20:41:00	First National Bank, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103
519493647	Email/Text: collecadminbankruptcy@fnni.com	May 20 2022 20:41:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3129, Omaha Ne 68197
519486310	+ Email/Text: sbse.cio.bnc.mail@irs.gov	May 20 2022 20:42:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519536172	Email/PDF: resurgentbknotifications@resurgent.com	May 20 2022 20:46:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519512739	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 20 2022 20:41:00	MEB LOAN TRUST IV, c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519486314	+ Email/Text: enotifications@santanderconsumerusa.com	May 20 2022 20:42:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
519538810	+ Email/Text: bncmail@w-legal.com	May 20 2022 20:42:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519486317	Email/Text: DASPUBREC@transunion.com	May 20 2022 20:41:00	TransUnion, 555 W. Adams Street, Chicago, IL 60661
519486316	+ Email/Text: bncmail@w-legal.com	May 20 2022 20:42:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519486313		MEB Loan Trust IV, 695 Cross Street, Suite 277, NJ 08704
519512947	*+	MEB LOAN TRUST IV, c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519493337	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519501417	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB not individually, but solely as trustee for Residential Mortgage Aggregation Trust dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michelle Labayen	on behalf of Debtor Yvette Holmes michelle@labayenlaw.com stephanieM@labayenlaw.com;monica@labayenlaw.com
Phillip Andrew Raymond	on behalf of Creditor Wilmington Savings Fund Society FSB not individually, but solely as trustee for Residential Mortgage Aggregation Trust phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6